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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Group Art Unit:

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Examiner:

For: SYSTEM AND METHOD FOR PRICING FINANCIAL AND INSURANCE RISKS  
WITH HISTORICALLY-KNOWN OR COMPUTER GENERATED PROBABILITY  
DISTRIBUTIONS

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**CLEAN VERSION OF ABSTRACT**

The invention is a computer-implemented system and method, a computer-readable medium for use with computer means, that enables portfolio managers to effectively price any traded or under written risk in finance and insurance within a historically-known or computer-generated probability distribution. An invention provides an universal approach to pricing assets and liabilities they are traded on and exchanged over the counter market, or under written for direct risk-transfer, other grouped or segregated, or positive or negative in value.